

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PATRICIA ELAINE MCGRUDER

Debtor(s)

Case No. 09-47364

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2009.
- 2) The plan was confirmed on 02/24/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/24/2010, 02/24/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/20/2013.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,834.45.
- 10) Amount of unsecured claims discharged without payment: \$12,423.15.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,406.17
Less amount refunded to debtor	\$806.17

NET RECEIPTS: \$35,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,980.37
Other	\$82.62

TOTAL EXPENSES OF ADMINISTRATION: \$5,062.99

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	1,800.00	676.69	676.69	474.86	0.00
BMG	Unsecured	200.00	NA	NA	0.00	0.00
CAB WEST LLC	Unsecured	NA	3,442.08	3,442.08	866.36	0.00
CAB WEST LLC	Secured	3,277.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,029.00	1,029.16	1,029.16	722.03	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	147,647.00	145,564.26	154,463.69	0.00	0.00
CENLAR FEDERAL SAVINGS BANK	Secured	NA	8,899.43	9,199.43	9,199.43	0.00
CHASE BANK USA NA	Unsecured	1,114.00	1,102.72	1,102.72	773.64	0.00
CITIFINANCIAL	Unsecured	10,563.00	7,306.41	7,306.41	5,125.96	0.00
CITIFINANCIAL SERVICES INC	Secured	21,456.00	21,809.64	21,944.03	0.00	0.00
CITIFINANCIAL SERVICES INC	Secured	NA	134.39	134.39	134.39	0.00
GREAT AMERICAN FINANCE	Secured	1,835.00	1,820.00	1,820.00	1,820.00	128.79
GREAT AMERICAN FINANCE	Unsecured	1,835.00	5.80	5.80	4.00	0.00
KAREN OFFERMAN DDS	Unsecured	140.00	NA	NA	0.00	0.00
LA FITNESS	Unsecured	900.00	NA	NA	0.00	0.00
MAZDA AMERICAN CREDIT	Unsecured	NA	3,442.08	NA	0.00	0.00
NORTHWESTERN MEDICAL FACILIT	Unsecured	199.76	NA	NA	0.00	0.00
NORTHWESTERN MEDICAL FACULT	Unsecured	229.94	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	356.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,175.00	2,175.62	2,175.62	1,526.35	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	342.00	342.63	342.63	240.38	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	866.00	866.22	866.22	607.71	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	470.00	470.44	470.44	330.05	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,394.00	3,394.56	3,394.56	2,381.52	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,598.00	1,717.64	1,717.64	1,205.04	0.00
ROUNDUP FUNDING LLC	Unsecured	698.00	668.82	668.82	469.22	0.00
UNITED STUDENT AID FUNDS	Unsecured	1,750.00	1,750.00	1,750.00	1,227.75	0.00
UNITED STUDENT AID FUNDS	Unsecured	1,532.00	1,546.93	1,546.93	1,085.28	0.00
UNITED STUDENT AID FUNDS	Unsecured	1,520.00	1,534.92	1,534.92	1,076.85	0.00
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	417.00	427.15	427.15	299.68	0.00
WORLD FINANCIAL NETWK NATL BI	Unsecured	759.00	929.50	929.50	652.11	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WORLD FINANCIAL NETWORK NAT	Unsecured	264.00	264.56	264.56	185.61	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$176,407.72	\$0.00	\$0.00
Mortgage Arrearage	\$9,333.82	\$9,333.82	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,820.00	\$1,820.00	\$128.79
TOTAL SECURED:	\$187,561.54	\$11,153.82	\$128.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,651.85	\$19,254.40	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,062.99</u>	
Disbursements to Creditors	<u>\$30,537.01</u>	
TOTAL DISBURSEMENTS :		<u>\$35,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/30/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.